

**United States Bankruptcy Court**

District of Utah  
Case No. 15-21195  
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mercedes Roysha Childs  
1312 N.100 W.  
Layton, UT 84041

Social Security No.:  
xxx-xx-5057

Employer's Tax I.D. No.:

Petition date: 2/17/15

**DISCHARGE OF DEBTOR(S)**

It appearing that the debtor(s) is entitled to a discharge,

**IT IS ORDERED:**

The debtor(s) is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 6/2/15

Joel T. Marker  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of Utah

In re:  
 Mercedes Roysha Childs  
 Debtor

Case No. 15-21195-JTM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 1088-2

User: dlj  
 Form ID: rabl8

Page 1 of 3  
 Total Noticed: 77

Date Rcvd: Jun 02, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2015.

db  
 9708709 +Mercedes Roysha Childs, 1312 N.100 W., Layton, UT 84041-2101  
 9708710 +Advanced Collections Services, PO Box 626, Plainville, CT 06062-0626  
 9708711 +All Finance Auto, 4550 S. Main St., Salt Lake City, UT 84107-6763  
 9708720 +American Coradius International, LLC, PO Box 505, Linden, MI 48451-0505  
 9708721 +CNAC MI105, 2323 W Jefferson St., Joliet, IL 60435-6445  
 9708722 +CNAC-UT103, 4956 W. 6200 S., Salt Lake City, UT 84118-6703  
 9708719 +CNACUT103, 730 S. State St., Clearfield, UT 84015-1811  
 9708731 #+Centrus Auto Finance, PO Box 195696, Dallas, TX 75219-8611  
 +Davis Hospital and Medical Center, Business Office/Billing, 1600 West Antelope Dr.,  
 Layton, UT 84041-1142  
 9708732 +Davis Hospital and Medical Center, PO Box 26894, Salt Lake City, UT 84126-0894  
 9708735 +EZ II Rent to Own, 1167 W. 12TH ST. #4, Ogden, UT 84404-5408  
 9708734 +Emergency Physicians Integrated Care, PO Box 96398, Oklahoma City, OK 73143-6398  
 9708733 +Emergency Physicians Integrated Care, 144 S. 500 E., Salt Lake City, UT 84102-1907  
 9708736 +Fairstone At Riverview, 4341 Riverboat Rd., Salt Lake City, UT 84123-2549  
 9708739 #+Knight Adjustment Bureau, 823 E. 400 S., Salt Lake City, UT 84102-2903  
 9708741 +Law Offices of Quinn M. Kofford, PC, PO Box 1425, American Fork, UT 84003-6425  
 9708742 +LoanMart Auto Title Loans, 15821 Ventura Blvd., Ste. 280, Encino, CA 91436-5218  
 9708749 +Medical Revenue Services, PO Box 1940, Melbourne, FL 32902-1940  
 9708750 +Millwood Management, 5640 South Riley Lane, Salt Lake City, UT 84107-5800  
 9708758 +National Fitness, PO Box 497, Layton, UT 84041-0497  
 9708759 +Noyes Law Firm, 315 S. 500 E., Ste. 102, American Fork, UT 84003-3840  
 9708760 +Onemain Financial, 6801 Colwell Blvd., Attn. C/S Care Dept, Irving, TX 75039-3198  
 9708761 +PayPal Credit, PO Box 5018, Lutherville Timonium, MD 21094-5018  
 9708764 +Rich's Cars 'N Credit, 95 W. 400 N., Logan, UT 84321-3920  
 9708766 +SCIL, Inc. DBA Speedycash.com, 3611 N. Ridge Rd., Wichita, KS 67205-1214  
 9708768 +Speedy Cash/Rapid Cash, 3527 N. Ridge Road, Wichita, KS 67205-1212  
 9708772 +The Law Offices of Kirk A. Cullimore, LL, 644 E. Union Square, Sandy, UT 84070-3403  
 9708779 US Bank, Sunset Smith's Office, 2353 N. Main St., Farmington, UT 84025  
 9708774 +Union Workers Credit Services, 1327 Empore Central, Ste. 130, Dallas, TX 75247-4086  
 9708781 +Verizon Wireless Bankruptcy Admin, 500 Technology Dr., Ste. 550,  
 Saint Charles, MO 63304-2225  
 9708784 +Veros Credit LLC, 2333 N. Broadway, Ste. 400, Santa Ana, CA 92706-1656  
 9708783 +Veros Credit LLC, 2333 N. Broadway, Ste. 130, Santa Ana, CA 92706-1641  
 9708786 +Willow Cove Apartments, 9300 Redwood Road, West Jordan, UT 84088-6607

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

9708712 +EDI: CINGMIDLAND.COM Jun 03 2015 01:28:00 AT&T Mobility, PO Box 6416,  
 Carol Stream, IL 60197-6416  
 9708713 +EDI: CINGMIDLAND.COM Jun 03 2015 01:28:00 AT&T Mobility, 5109 82nd St Unit 4,  
 Lubbock, TX 79424-3000  
 9779073 +EDI: ATLASACQU.COM Jun 03 2015 01:29:00 Atlas Acquisitions LLC, 294 Union St.,  
 Hackensack, NJ 07601-4303  
 9708715 +E-mail/Text: banko@bonnccoll.com Jun 03 2015 01:33:52 Bonneville Billing,  
 1186 E. 4600 S., Ste. 100, Ogden, UT 84403-4896  
 9708714 +E-mail/Text: banko@bonnccoll.com Jun 03 2015 01:33:52 Bonneville Billing, PO Box 150621,  
 Ogden, UT 84415-0621  
 9708716 +E-mail/Text: banko@bonnccoll.com Jun 03 2015 01:33:52 Bonneville Collections,  
 PO Box 150621, Ogden, UT 84415-0621  
 9708717 +EDI: CAPITALONE.COM Jun 03 2015 01:28:00 Capital One, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 9708718 +EDI: CAPITALONE.COM Jun 03 2015 01:28:00 Capital One Bank (USA), N.A., PO Box 60599,  
 City of Industry, CA 91716-0599  
 9708723 +E-mail/Text: WST\_Bankruptcy@cable.comcast.com Jun 03 2015 01:33:53 Comcast,  
 9602 S. 300 W., Sandy, UT 84070-3301  
 9708726 +E-mail/Text: WST\_Bankruptcy@cable.comcast.com Jun 03 2015 01:33:53 Comcast Cable,  
 542 W. 400 S., Lindon, UT 84042-1914  
 9708724 +E-mail/Text: WST\_Bankruptcy@cable.comcast.com Jun 03 2015 01:33:53 Comcast Cable,  
 752 N MARSHALL WAY, Layton, UT 84041-7278  
 9708725 +E-mail/Text: WST\_Bankruptcy@cable.comcast.com Jun 03 2015 01:33:53 Comcast Cable,  
 PO Box 34744, Seattle, WA 98124-1744  
 9708727 +E-mail/Text: bankruptcy@consumerportfolio.com Jun 03 2015 01:33:39  
 Consumer Portfolio Services, PO Box 57071, Irvine, CA 92619-7071  
 9708728 +EDI: CCS.COM Jun 03 2015 01:28:00 Credit Collection Services, Two Wells Ave.,  
 Newton Center, MA 02459-3246  
 9708730 +EDI: CCS.COM Jun 03 2015 01:28:00 Credit Collection Services, PO Box 9134,  
 Needham Heights, MA 02494-9134  
 9708729 +EDI: CCS.COM Jun 03 2015 01:28:00 Credit Collection Services, PO Box 9136,  
 Needham Heights, MA 02494-9136  
 9708737 +EDI: RMSC.COM Jun 03 2015 01:28:00 GE Capital Retail Bank, Attn: Bankruptcy Department,  
 PO Box 960061, Orlando, FL 32896-0061  
 9708738 +E-mail/Text: bureauknight@yahoo.com Jun 03 2015 01:33:24 Knight Adjustment Bureau,  
 404 E. 4500 S., Ste. A-34, Salt Lake City, UT 84107-2710

District/off: 1088-2

User: dlj  
Form ID: rab18

Page 2 of 3  
Total Noticed: 77

Date Rcvd: Jun 02, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

9708745 +EDI: RESURGENT.COM Jun 03 2015 01:28:00 LVNV Funding, LLC, PO Box 10584,  
Greenville, SC 29603-0584  
9708746 +EDI: RESURGENT.COM Jun 03 2015 01:28:00 LVNV Funding, LLC, PO Box 10587,  
Greenville, SC 29603-0587  
9708743 +EDI: RESURGENT.COM Jun 03 2015 01:28:00 LVNV Funding, LLC, PO Box 10497,  
Greenville, SC 29603-0497  
9708744 +EDI: RESURGENT.COM Jun 03 2015 01:28:00 LVNV Funding, LLC, PO Box 740281,  
Houston, TX 77274-0281  
9708747 +EDI: TSYS2.COM Jun 03 2015 01:28:00 Macy's/DSNB, PO Box 8218, Mason, OH 45040-8218  
9708748 +EDI: TSYS2.COM Jun 03 2015 01:28:00 Macys, PO Box 8218, Mason, OH 45040-8218  
9708752 +E-mail/Text: jlothrop@macu.com Jun 03 2015 01:33:25 Mountain America Credit Union,  
180 E. 100 S., Salt Lake City, UT 84139-1502  
9708751 +E-mail/Text: jlothrop@macu.com Jun 03 2015 01:33:25 Mountain America Credit Union,  
7181 South Campus View Drive, West Jordan, UT 84084-4312  
9708753 +E-mail/Text: jlothrop@macu.com Jun 03 2015 01:33:25 Mountain America Credit Union,  
660 S. 200 E., Salt Lake City, UT 84111-3846  
9708754 +E-mail/Text: wendy@mountainlandcollections.com Jun 03 2015 01:33:53  
Mountain Land Collections, PO Box 1280, 483 W. 50 N., American Fork, UT 84003-2265  
9708755 +E-mail/Text: bkclerk@north-american-recovery.com Jun 03 2015 01:33:36 N.A.R., Inc.,  
5225 W. Wiley Post Way, Ste. 410, Salt Lake City, UT 84116-2561  
9708756 +E-mail/Text: bkclerk@north-american-recovery.com Jun 03 2015 01:33:36 NAR Inc.,  
1600 W. 2200 S., Ste. 410, Salt Lake City, UT 84119-7240  
9708762 +EDI: RMSC.COM Jun 03 2015 01:28:00 Paypal Credit Services/GECRB, PO Box 960080,  
Orlando, FL 32896-0080  
9708763 +EDI: RESURGENT.COM Jun 03 2015 01:28:00 Resurgent Capital Services,  
55 Beattie Place, Ste. 110 MS576, Greenville, SC 29601-5115  
9708770 EDI: NEXTEL.COM Jun 03 2015 01:28:00 Sprint, PO Box 54977, Los Angeles, CA 90054  
9708767 +E-mail/Text: bankruptcy@speedyinc.com Jun 03 2015 01:33:23 Speedy Cash / Rapid Cash,  
PO Box 780408, Wichita, KS 67278-0408  
9708769 +E-mail/Text: bankruptcy@speedyinc.com Jun 03 2015 01:33:23 Speedy Cash/Rapid Cash,  
3611 N. Ridge Rd., Wichita, KS 67205-1214  
9708771 +EDI: AISTMBL.COM Jun 03 2015 01:29:00 T-Mobile USA, Inc., Bankruptcy Dept.,  
PO Box 53410, Bellevue, WA 98015-3410  
9708773 +E-mail/Text: bknotices@lac77.com Jun 03 2015 01:33:20 Titanium Funds, 1265 S. State St.,  
Clearfield, UT 84015-1602  
9708778 EDI: USBANKARS.COM Jun 03 2015 01:29:00 US Bank, 1200 Energy Park D,  
Saint Paul, MN 55108  
9708776 EDI: USBANKARS.COM Jun 03 2015 01:29:00 US Bank, 425 Walnut St., Cincinnati, OH 45202  
9708777 EDI: USBANKARS.COM Jun 03 2015 01:29:00 US Bank, Cb Disputes, PO Box 108,  
Saint Louis, MO 63166  
9708780 +EDI: USBANKARS.COM Jun 03 2015 01:29:00 US Bank Line of Credit, PO Box 5227,  
Cincinnati, OH 45201-5227  
9708775 +E-mail/Text: ebn@unique-mgmt.com Jun 03 2015 01:33:47 Unique National Collections,  
119 E. Maple St., Jeffersonville, IN 47130-3439  
9708782 +EDI: AFNIVZWIRE.COM Jun 03 2015 01:28:00 Verizon Wireless Bankruptcy Admin, PO Box 3397,  
Bloomington, IL 61702-3397  
9708785 +EDI: WFFC.COM Jun 03 2015 01:28:00 Wells Fargo Dealer Services, PO Box 1697,  
Winterville, NC 28590-1697

TOTAL: 44

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

9708740 ###Law Offices of Quinn M. Kofford, PC, 43 N. 470 W., American Fork, UT 84003-2267  
9708757 ###National Asset Recovery Services, Inc., PO box 701, Chesterfield, MO 63006-0701  
9708765 ###Rocky Mountain Power, 1033 NE 6th Ave., Portland, OR 97232-2017

TOTALS: 0, \* 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 04, 2015

Signature: /s/Joseph Speetjens

District/off: 1088-2

User: dlj  
Form ID: rab18

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Total Noticed: 77

Date Rcvd: Jun 02, 2015

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2015 at the address(es) listed below:

George B. Hofmann tr, IV trustee@cohnekinghorn.com,  
dhaney@cohnekinghorn.com;jthorsen@cohnekinghorn.com;UT16@ecfcbis.com  
Ryan D. Baxter on behalf of Debtor Mercedes Roysha Childs ryandbaxter@gmail.com  
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3